

Proposed NU Business Name: STAND BAINING AND COMPUTER



Project identification and prepared by: Anisar Rahman,
Dagonvuiyan Unit, Feni
Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED RAMJAN ALI
Age	:	01-01-1985(31Years)
Education, till to date	:	Class eight
Marital status	:	married
Children	:	02 Sones
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Jogatpur, P.O: Dagonbhuiyan, P.S: Dagonbhuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	ROZZABER NESSA
(iii) Father's name	:	LETE:ABUL KALAM
(iv) GB member's info	:	Branch:Dagonbhuiyan , Centre # 24 (Female), Member ID: 3732, Group No: 03 Member since: 2007 to 2012 (05 Years) First loan: BDT 5,000/- Existing loan: 10000, Outstanding loan: Nil
Further Information:		Mother
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	09years experience in running business. 08 Years in own business. He has 01 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920563692
Family's Contact No.	:	01836702582
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROZZABER NESSA joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	STAND BAINING AND COMPUTER
Location	:	Fazilayer ghat road, Dagonbhuiyan, feni.
Total Investment in BDT	:	BDT 403,000/-
Financing	:	Self BDT 353,000/- (from existing business) 85% Required Investment BDT 50,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Load ,bikesh, gift items, etc. ▪Average 15% gain on sales. ▪The business is operating by the entrepreneur himself. He has no employee. After getting equity fund 01will be appointed. ▪The shop is rented. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture items	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Furniture items	4250	127500	1530000
Total variable Expense (B)	4250	127500	1530000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Rent		6000	72000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		100	1200
Generator		150	1800
Mobile bill		500	6000
Total fixed cost (D)		13550	162600
Net Profit (E)= [C-D]		8950	107400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Making gift items	100	250	25000	100	180	18000	43000
gift items numbers	1000	180	180000	0	0	0	180000
Flex load	0	0	8000	0	0	32000	40000
Biksh	0	0	10000	0	0		10,000
Security	0	0	130000	0	0	0	130,000
Total	0	0	353000	0	0	50,000	403,000

Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Furniture items	8340	250200	3002400	3152520	3310146
Total Sales (A)	8340	250200	3002400	3152520	3310146
Less Variable Expense					
Furniture items	7089	212670	2552040	2679642	2813624.1
Total variable Expense (B)	7089	212670	2552040	2679642	2813624.1
Contribution Margin (CM) [C=(A-B)	1251	37530	450360	472878	496521.9
Less Variable Expense					
Rent		6000	72000	72000	72000
Electricity bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		19750	237000	237600	238200
Net Profit (E)= [C-D]		17780	213360	235278	258321.9
Investment Required					

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	213360	235278	258321.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		193,360	408,638
	Total Cash Inflow	263,360	428,638	666,960
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	193,360	408,638	646,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







বিজ্ঞপ্তি
স্বাক্ষরিত ও সীলিত পত্র

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এখানে সব ধরনের
সিডার্ড করা হয়

কম খরচে সবচেয়ে বেশি মিনিট
বহি মিনিট কার্ডে

20 মিনিট কার্ড

55 মিনিট কার্ড

100 মিনিট কার্ড

26 মিনিট কার্ড



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FAMILY PICTURE

